

## Benefits Checklist 2026 Erie County Department for the Aging (DFA) NY Connects - 716-858-8526

### Health Related Benefits

Program	Benefits	Eligibility	Limitations	Contact
<b>Medicare Part A - Hospital Insurance</b>	Insurance coverage for inpatient care at hospitals, hospice care, and a limited amount of long term care	<ul style="list-style-type: none"> <li>●Age 65 or older: Free for those eligible for Social Security or Railroad Retirement benefits; others can purchase coverage if U.S. citizens or legal residents for at least 5 years.</li> <li>●People of any age enrolled in Social Security Disability Insurance (SSDI) for at least 24 months</li> <li>●People with end stage renal disease (ESRD) or Lou Gehrig's disease (ALS)</li> </ul>	None	<b>Social Security Administration - 800-772-1213 - <a href="http://www.ssa.gov">www.ssa.gov</a>   TTY users: 800-325-0778</b>
<b>Medicare Part B - Medical Insurance</b>	Coverage for physicians, outpatient services, testing, medical equipment, services, etc	Same as Part A (above) but must enroll within 7 month window around 65th birthday or pay lifetime surcharge. Exceptions related to employment may apply	None	<b>Social Security Administration - 800-772-1213 - <a href="http://www.ssa.gov">www.ssa.gov</a>   TTY users: 800-325-0778</b>
<b>Medicare Savings Program - assists with Part B costs</b> - (also known as QI and QMB)	Assists low-income Medicare recipients with Medicare premiums and other costs	Age 65 or older and eligible for Part A	<b>Income limits:</b> \$2,494/month (individual) or \$3,375/month (married)	<b>Erie County Dept for the Aging NY Connects: 716-858-8526</b> <b>Erie County Dept for the Aging Health Insurance Counseling Assistance Center: 716-858-7883</b>
<b>Medicare Advantage Plans / Medicare Part C</b>	Medicare managed care that provides access to a variety of services in addition to the benefits of original medicare with a defined provider list	Same as part A / may enroll in Medicare Advantage when first eligible / Switch from original medicare at certain times of the year	None	<b>716-858-7883 (Erie County DFA HIICAP)</b>
<b>Medicare Part D</b>	Coverage for broad range of perscription medication	<ul style="list-style-type: none"> <li>●Must be enrolled in Medicare Part A and/or B.</li> <li>●Must enroll within 7-month window around 65th birthday or pay lifetime surcharge (unless enrolled in another plan deemed "creditable").</li> <li>●NYS dual eligible (Medicare + Medicaid) recipients must enroll in Part D or risk losing benefits.</li> </ul>	None	<b>Medicare Part D Enrollment: 800-633-4227 and 1-800-Medicare or visit <a href="http://www.medicare.gov">www.medicare.gov</a> or Erie County DFA NY Connects: 716-858-8526 Erie County DFA Health Insurance Counseling Assistance Center: 716-858-7883</b>

## Health Related Benefits - Erie County Department for the Aging

Program	Benefits	Eligibility	Limitations	Contact
<b>Extra Help Low Income Subsidy (helps with Part D Costs)</b>	<ul style="list-style-type: none"> <li>● Pays the Part D premium and deductible</li> <li>● Limits copays to \$5.10 generic/\$12.65 brand name</li> <li>● Eliminates coverage gap and the Part D penalty for late enrollment</li> </ul>	<ul style="list-style-type: none"> <li>● Individuals enrolled in both Medicare and Medicaid or a Medicare Savings Program are automatically enrolled.</li> <li>● Medicare Part D members whose income and resources do not exceed the limits; those with slightly higher incomes may qualify for partial Extra Help.</li> </ul>	<ul style="list-style-type: none"> <li>● <b>Income limits:</b> \$1,995/month (individuals); \$2,705/month (married couples)</li> <li>● <b>Resource limits:</b> \$18,090 (individuals); \$36,100 (married couples)</li> <li>● Limits are higher for partial Extra Help</li> </ul>	<p><b>Erie County DFA Health Insurance Counseling Assistance Center: 716-858-7883 or Social Security: 1-800-722-1213 (TTY 1-800-325-0778); or visit <a href="http://www.ssa.gov/medicare/part-dextra-help">www.ssa.gov/medicare/part-dextra-help</a></b></p>
<b>Medigap</b>	Supplemental health insurance plans sold by private insurance companies to cover all or a portion of costs that aren't covered by Medicare Parts A and B, including co-insurance and hospital deductibles.	<ul style="list-style-type: none"> <li>● Individuals enrolled in Medicare Part A and Part B (not a Medicare Advantage plan).</li> <li>● In NYS, there is continuous open enrollment for Medigap plans.</li> </ul>	None	<p><b>Erie County DFA NY Connects: 716-858-8526 Erie County DFA Health Insurance Counseling Assistance Center: 716-858-7883</b></p>
<b>Medicaid</b>	Covers a wide range of medical services including hospital, long-term care, physicians, transportation, and pharmacy services	<ul style="list-style-type: none"> <li>● People of any age whose income and resources do not exceed NYS limits.</li> <li>● Coverage prohibited for permanent residents during their first 5 years in the U.S.</li> <li>● NYS now offers full Medicaid for undocumented immigrant New Yorkers age 65 or older.</li> </ul>	<p>For adults 65+ in NYS: <b>Income limits:</b> \$1,836/month (individuals); \$2,489/month (two person households) <b>Resource limits:</b> \$33,308 (individuals); \$44,796 (two-person households)</p>	<p><b>Erie County DFA NY Connects: 716-858-8526 Erie County DFA Health Insurance Counseling Assistance Center: 716-858-7883 or Erie County Medicaid 716-858-6244 (option 4)</b></p>
<b>Medicaid SpendDown</b>	Allows applicants with income over the Medicaid limit to access Medicaid coverage by subtracting medical costs from income	<p>Applicants must be one of the following:</p> <ul style="list-style-type: none"> <li>● Age 65 or older</li> <li>● Blind or disabled</li> <li>● Under age 21</li> <li>● Pregnant or a parent of a child under age 21</li> <li>● Have high health care costs</li> </ul>	<ul style="list-style-type: none"> <li>● <b>Income limits:</b> Income minus medical expenses must meet Medicaid limit above</li> <li>● <b>Resource limits:</b> Same as Medicaid</li> </ul>	<p><b>Erie County DFA NY Connects: 716-858-8526 Erie County DFA Health Insurance Counseling Assistance Center: 716-858-7883</b></p>
<b>Elderly Pharmaceutical Insurance Coverage (EPIC)</b>	Reduces drug copayments for Medicare Plan D members. The Fee Plan charges a sliding-scale fee but covers Part D premiums for people with very low incomes. The Deductible Plan charges no fee but does not cover premiums for most people.	<ul style="list-style-type: none"> <li>● New York State resident</li> <li>● Age 65 or older</li> <li>● Enrolled in Part D</li> </ul>	<ul style="list-style-type: none"> <li>● <b>Income limits:</b></li> <li>● <b>Fee Plan:</b> \$20,000/year (individuals); \$26,000/ year (married couples)</li> <li>● <b>Deductible Plan:</b> \$75,000/year (individuals); \$100,000/year (married couples).</li> </ul>	<p><b>EPIC Helpline: 800-332-3742 and TTY 800-290-9138</b></p>

## Income Benefits - Erie County Department for the Aging

Program	Benefits	Eligibility	Limitations	Contact
<b>Social Security</b>	Provides income to retired workers, surviving spouses, and dependents of social security beneficiaries, and disabled workers	<ul style="list-style-type: none"> <li>●Benefits can be claimed as early as age 62. Maximum monthly benefits are earned by delaying retirement claims until the age of 70.</li> <li>●Individuals must have 10 years ("40 quarters") of federally taxable earnings.</li> <li>●Non-U.S. citizens who meet the other criteria are eligible.</li> </ul>	<ul style="list-style-type: none"> <li>●<b>Income limit:</b> None, but early claimants who continue to earn income may have benefits temporarily reduced.</li> </ul>	<b>Social Security Administration:</b> 800-772-1213 <a href="http://www.ssa.gov">www.ssa.gov</a>
<b>Social Security Disability Insurance (SSDI)</b>	Monthly payment for workers who are disabled before reaching retirement age and unable to work	<ul style="list-style-type: none"> <li>●Disabled and unable to work for a year or more</li> <li>●Must have enough "work credits" through federally taxable earnings; the number of credits needed increases with age</li> </ul>	<ul style="list-style-type: none"> <li>●<b>Income limits:</b> \$1,690/month; \$2,830 (individuals who are blind)</li> </ul>	<b>NYS Office of Temporary &amp; Disability Assistance (OTDA):</b> 800-423-1090 <b>Social Security Administration:</b> 800-772-1213; TTY 800-325-0778 Visit <a href="http://www.ssa.gov">www.ssa.gov</a> or <a href="http://www.nyconnects.ny.gov">www.nyconnects.ny.gov</a>
<b>Supplemental Security Income (SSI)</b>	Monthly payment to meet basic needs	<ul style="list-style-type: none"> <li>●Age 65 or older OR</li> <li>●Disabled or blind</li> <li>AND</li> <li>●Has very low income and resources</li> <li>●U.S. citizen or qualified noncitizen</li> <li>●Is not confined to an institution (hospital or prison) at the government's expense</li> </ul>	<ul style="list-style-type: none"> <li>●Income from <b>earned</b> wages only: \$2,073 (individual); \$3,067 (couple)</li> <li>Income <b>not</b> from wages: \$1,014 (individual); \$1,511 (couple).</li> <li>●<b>Resource limits:</b> \$2,000 (individual); \$3,000 (couple)</li> </ul>	<b>Same as SSDI</b>
<b>Veteran's Benefits</b>	Supplemental benefits	Non-service - connected wartime veterans and their dependents. Service connected veterans should contact their applicable service organization.	For income information, please contact the NYS Division of Veterans Affairs.	<b>NYS Division of Veterans' Affairs: 1-888-838-7697</b> <b>Northern Erie: 716-632-4190</b> <b>Southern Erie: 716-532-0674</b> <b>Central Erie: 716-862-8902</b> <b>Erie County Office of Veterans' Services</b> 716-858-6363

**Food Assistance - Erie County Department for the Aging**

Program	Benefits	Eligibility	Limitations	Contact
<b>Supplemental Nutrition Assistance Program (SNAP)</b>	Electronic benefits transfer (EBT) cards to buy eligible food items	<ul style="list-style-type: none"> <li>•All ages are eligible, but households with an older (60+) or disabled member qualify for a higher income limit</li> <li>•U.S. citizen or qualified noncitizen</li> </ul>	<ul style="list-style-type: none"> <li>•<b>Income limits for household with 60+ or disabled member:</b></li> <li>\$2,608/month (individual);</li> <li>\$3,526/month (household of 2);</li> <li>continue to add \$917 per person</li> </ul>	<b>Erie County Social Services - 716-858-8000 or 716-858-7239</b>

**Heating & Cooling - Erie County Department for the Aging**

Program	Benefits	Eligibility	Limitations	Contact
<b>Heating and Cooling Assistance (HEAP)</b>	Assists low-income people with heating costs, furnace repair, energy efficiency services, or the cost of buying and installing an air conditioner	<ul style="list-style-type: none"> <li>•U.S. citizen or qualified noncitizen</li> <li>•Automatic eligibility for recipients of SNAP, Temporary Assistance, or SSI living alone</li> <li>For cooling assistance:</li> <li>•Household must include a person with a documented medical condition exacerbated by heat</li> <li>•No working air conditioner, or air conditioner is at least 5 years old</li> </ul>	<ul style="list-style-type: none"> <li>•<b>Income limits:</b></li> <li>\$3,473/month (individuals);</li> <li>\$4,542/month (household of 2);</li> <li>\$5,611/month (household of 3)</li> </ul>	<b>Erie County DFA NY Connects Line (716)858-8526</b>
<b>ECLIPSE - Erie County Low Income Sustainable Energy Program</b>	Reducing energy burden, promotes efficiency, weatherization, increases access to renewable energy	An email address and a recent electric utility bill in your name. Community Solar can save you approximately 10% on your annual electricity costs	No limitations	<b>Erie County ECLIPSE - 716-858-6100</b>

## Home Assistance - Erie County Department for the Aging

Program	Benefits	Eligibility	Limitations	Contact
<b>New York State Tax Relief Program (STAR)</b>	Property tax relief from homeowners	<p><b>Basic STAR:</b> Must own and occupy primary residence in New York State.</p> <p><b>Enhanced STAR:</b> Homeowner must be age 65 or older.</p>	<p><b>Income limits:</b></p> <ul style="list-style-type: none"> <li>• Basic STAR: \$500,000</li> <li>• Enhanced STAR: 2025: \$107,300; 2026: \$110,750</li> </ul>	<b>NYS: 518-457-2036 <a href="http://www.tax.ny.gov/star/">www.tax.ny.gov/star/</a></b>
<b>Partial Tax Exemption for Real Property of Senior Citizens (NYS) and Senior Citizen Homeowners' Exemption (SCHE)</b>	Covers a part of eligible homeowners' school and municipal taxes	<ul style="list-style-type: none"> <li>•Age 65 or older</li> <li>•Resident of the property</li> <li>•Has owned the property for at least 12 consecutive months before the date of filing</li> <li>•No children living in the home who attend public school</li> </ul>	Contact local assessor for income limits	<b>NYS: Dept. of Taxation and Finance, Property Tax Relief: 518-457-2036</b>
<b>Claim for Real Property Tax Credit (IT-214)</b>	Offers refundable NYS tax credit (maximum \$375) for low income homeowners and renters	<ul style="list-style-type: none"> <li>•NYS resident for entire tax year</li> <li>•Occupied the same New York residence for 6 months or more</li> <li>•Homeowners: paid property taxes; property not valued above \$85,000</li> <li>•Renters: paid rent of \$450/mo. or less</li> </ul>	<p><b>Income limits:</b> \$18,000 (household gross income for tax year)</p>	<b>Property Income Tax Information Center: 518-457-5181; or visit <a href="http://www.tax.ny.gov">www.tax.ny.gov</a></b>
<b>Subsidized Housing</b>	Affordable housing - generally 30% of monthly income	62+ or disabled with total annual income low enough to qualify	<b>Income Limit:</b> Contact specific agency for guidelines	<b>Buffalo - 716-855-6774   Kenmore 716-874-6000   Lackawanna 716-823-2551   Tonawanda 716-692-3555</b>
<b>AARP Smart Driver Course</b>	Fosters safe and confident driving - 10% reduction of premium for three years and reduction of 4 points on violations within the last 18 months	NYS residents 50+ who have a valid NYS license	None	<b>AARP 1-888-687-2277</b>
<b>Phone Discount</b>	Assistance with phone bill	Anyone who receives one or more of the following: food stamps, medicaid, SSI, non-service veteran's disability pension, non-service veteran's surviving spouse pension can have assistance with phone bill	<b>Income limits:</b> must be eligible for participating government program	<b>Verizon: 1-800-417-3849   Spectrum: 1-855-243-8892</b>